

7/19/2012

Joshua S. Brenner
14284 Forest Crest Dr.
Chesterfield, MO 63017
636-346-2122

Cosigner: Gloria Friedlander
14284 Forest Crest Dr.
Chesterfield, MO 63017
314-469-3274

American Education Services (AES)

P.O. Box 7526
Newark, Delaware 19714
302-283-2830 fax

Re: Josh Brenner, past due loans

I am officially writing this letter to notify American Education Services and its team of collection employees that we no longer wish for anyone to contact us regarding any past due amounts. We are aware of the past due amounts due to financial hardship (unemployment beginning 1/18/2012). This has been explained on more than a dozen occasions between AES, NCO Financial, and SIMM employees. According to several AES employees I do not have any economic hardship forbearance available for any of my loans, despite the fact that I have sent numerous faxed requests for; based on conversations by SIMM Associates' collection employees claiming that on 3 loans I still have 6-8 months hardship forbearance, but in 3 month increments. I have talked with several AES representative and alleged supervisors which is probably regular employees pretending to be supervisors because it's like pulling teeth to get through to a supervisor), needless to say, they claim that I do not have any forbearance available. Yet according to SIMS last month not only do I have 3 loans eligible but that I had others with about a month or so left which means that for the last 7 months that I have practically depleted my bank account, I had forbearance available back then and could have paid less. I am not paying another dime until someone figures out how to approve me hardship forbearance that I apparently do have and credit my loans to remove any past due amounts! As I could have saved hundreds of dollars over the last 7 months of my unemployment. Every time, I speak with an AES employee who either calls my cosigner or me, I tell them that I am not paying a dime until the forbearance has been properly applied to my accounts! Each time the AES employee says that they are making notes that I refuse to pay and yet, I still get daily and hourly phone calls. So, this letter in writing is to advise AES that they are no longer to contact Joshua Brenner or Gloria Friedlander about past due amounts.

Last week, I believe that it was Monday or Tuesday, a SIMM Associate called my cosigner (same address) and asked for about \$53,000 to cover the total of the past due amount on the 3 loans that are past due. My cosigner and I were both on the phone and explained my situation and the runarounds with AES over this whole forbearance. I explained to the SIMM employee that I could not afford to make the past due payment of \$1490 let alone the total amount due on the loans. Similar letters have been faxed and sent to SIMM Associates and NCO Financial.

Sub IFA

Despite talking with an AES employee on Thursday, 12-July 2012, and explaining the situation yet again, both Brenner and Friedlander have continued to receive harassing phone calls from AES. Also, if you look at the call log below you will see that your representatives have violated the Fair Debt Collection Practice Act with more than one call per day which is harassment!

According to Caller ID: from 717-720-1500 *

7/19/12: called Brenner at 11:36 am
7/18/12: called Brenner at 6:24 pm
7/18/12: called Brenner at 2:47 pm
7/17/12: called Brenner at 1:22 pm
7/16/12: called Brenner at 1:51 pm
7/16/12: called Brenner at 12:49 pm
7/12/12: called Brenner at 1:03 pm
7/10/12: called Brenner at 1:08 pm
7/9/12: called Brenner at 1:44 pm
7/9/12: called Brenner at 12:59 pm
6/6/12: called Brenner at 12:39 pm
6/7/12: called Brenner at 1:17 pm
5/3/12: called Brenner at 7:10 pm

☐ 7/9/12: called Friedlander at 12:17 pm
☐ 7/6/12: called Friedlander at 11:17 am
☐ 7/5/12: called Friedlander at 1:07 pm
☐ 7/3/12: called Friedlander at 3:46 pm
☐ 7/2/12: called Friedlander at 6:45 pm ☐ 6/7/12: called Friedlander at 11:17 am
☐ 6/5/12: called Friedlander at 10:03 am

This is an official request to stop the harassing phone calls to Joshua Brenner, 636-346-2122 and Gloria Friedlander, 314-469-3274. Refusal to abide to this request in writing will result in legal action.

Thank You
Joshua Brenner,
Gloria Friedlander

PS

A copy of this letter is being faxed and mailed to American Education Services (AES)

Exhibit IIB

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature X PHEAA Harrisburg <input type="checkbox"/> Agent <input type="checkbox"/> Address</p>	
<p>1. Article Addressed to: AMERICAN Education SERVICES PO Box 2461 Harrisburg, PA 17105-2461</p>		<p>B. Received by (Printed Name) <input type="checkbox"/> C. Date of Delivery JUL 8 0 2012</p>	
<p>2. Article Number (Transfer from service label) 7012 1010 0001 7556 2651</p>		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>		<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
PS Form 3811, February 2004		Domestic Return Receipt 102595-02-44-154	

UNITED STATES POSTAL SERVICE



First-Class Mail®
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

Brenner & Friedlander
14284 Forest Crest Dr
Chateaufort, Missouri 63017

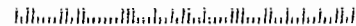


Exhibit I